

CENTURY FINANCIAL SERVICES CORPORATION

| | CPP Disbursement Date 06/19/2009 | RSSD (Holding Company) 3632756 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev | | |
| Assets | \$521 | \$546 | 4.8% | | |
| Loans | \$313 | \$314 | 0.3% | | |
| Construction & development | \$45 | \$33 | -26.7% | | |
| Closed-end 1-4 family residential | \$42 | \$38 | -9.3% | | |
| Home equity | \$21 | \$18 | -13.4% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$3 | \$2 | -28.1% | | |
| Commercial & Industrial | \$87 | \$91 | 4.3% | | |
| Commercial real estate | \$112 | \$127 | 13.5% | | |
| | | | | | |
| Unused commitments | \$72 | \$63 | -11.8% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$124 | \$130 | 5.0% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$49 | \$67 | 37.3% | | |
| Cash & balances due | \$6 | \$9 | 45.6% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$17 | \$15 | -11.6% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$20 | \$14 | -28.8% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$464 | \$482 | 4.0% | | |
| Deposits | \$425 | \$441 | 3.6% | | |
| Total other borrowings | \$36 | \$38 | 8.1% | | |
| FHLB advances | \$36 | \$38 | 8.1% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$57 | \$63 | 11.3% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 10.9% | 11.1% | -- | | |
| Tier 1 risk based capital ratio | 15.5% | 16.1% | -- | | |
| Total risk based capital ratio | 16.7% | 17.3% | -- | | |
| Return on equity ¹ | 4.0% | 5.6% | -- | | |
| Return on assets ¹ | 0.4% | 0.6% | -- | | |
| Net interest margin ¹ | 4.1% | 4.2% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 35.0% | 57.7% | -- | | |
| Loss provision to net charge-offs (qtr) | 103.9% | 255.8% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.4% | 0.4% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 | |
| Construction & development | 22.0% | 20.7% | 0.4% | 0.2% | -- |
| Closed-end 1-4 family residential | 6.1% | 1.5% | 0.2% | 0.0% | -- |
| Home equity | 2.0% | 1.8% | 0.0% | 0.1% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.1% | 5.6% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 1.6% | 0.9% | 0.0% | 0.2% | -- |
| Commercial real estate | 0.5% | 0.7% | 0.0% | 0.0% | -- |
| Total loans | 4.7% | 3.0% | 0.1% | 0.1% | -- |